*Guaranteed minimum rate of return of 2.50% after 5 years. Rates are not per year and are not compounding. Potential return of up to 100.00% is based on Market Performance after 5 years.

†BMO Growth GICs are issued by Bank of Montreal Mortgage Corporation and guaranteed by Bank of Montreal. The principal amount of a BMO Growth GIC is guaranteed and is repayable upon maturity, but there is no guarantee of earning any return linked to the performance of the underlying securities. The rate of return for the term payable, will be the return on the Reference Portfolio but will not be less than 2.50% and not more than the Maximum Rate of Return of 100.00% for the term. The return on a Reference Portfolio is equal to the weighted average of the percentage changes in the values of the equity securities, indices or funds (including exchange-traded funds) comprising the Reference Portfolio (the "Underlying Interests"), calculated as a percentage using the weightings. The rate of return for the term is not an annual rate but is the rate of return over the entire term of the GIC. If market disruptions or other special circumstances affect the calculation of the return, the calculation agent may adjust or delay the calculation or payment of interest, estimate the value of an underlying security, replace a security and/or determine the amount of interest, if any, that may be payable in an alternate manner. Past market performance is not an indicator of future market performance. Rates are not per year and are not compounding and paid at the end of the 5-year term. Rates are subject to change without notice. Speak with a representative to confirm current rates. The terms and conditions for BMO Growth GICs are available at your local BMO Bank of Montreal branch.

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